Claims:

1. A therapeutic agent in the treatment of humans or animals to prevent or delay plaque formation and atherosclerosis by preventing or delaying the crystallization of cholesterol comprising at least one oxysterol.

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2. The therapeutic agent of claim 1, wherein the at least one oxysterol is in a form suitable to be administered orally, parenterally, transdermally, buccally, sublingually or otherwise to deliver a sufficient amount of oxysterol to prevent or delay plaque formation in atherosclerosis.

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- 3. The therapeutic agent of claim 1, wherein the at least one oxysterol is in a form suitable to be administered orally as a pill, tablet, bolus, gel capsule, liquid, suspension, solution, syrup, powder or mixture thereof.
- 4. The therapeutic agent of claim 1, wherein the at least one oxysterol is in a form suitable to be administered transdermally, in a cream or lotion, or in the form of an emulsion or a patch.
 - 5. The therapeutic agent of claim 1, wherein the at least one oxysterol is a mixture of oxysterols formed from the oxidation of cholesterol.

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- 6. A method of preventing or delaying plaque formation and atherosclerosis by preventing or delaying the crystallization of cholesterol by administering at least one oxysterol to a human or animal in an amount sufficient to prevent or delay plaque formation or atherosclerosis.
- 7. The method of claim 6, wherein the at least one oxysterol is administered orally, parenterally, transdermally, buccally, sublingually or otherwise to deliver a sufficient amount of oxysterol to prevent or delay plaque formation in atherosclerosis.
- 8. The method of claim 6, wherein the at least one oxysterol is administered orally as a pill, tablet, bolus, gel capsule, liquid, suspension, solution, syrup, powder or mixture thereof.
 - 9. The method of claim 6, wherein the at least one oxysterol is administered transdermally, in a cream or lotion, or in the form of an emulsion or a patch.

10. The method of claim 6, wherein the at least one oxysterol is a mixture of oxysterols formed from the oxidation of cholesterol.